

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security

Assumption of Executory Contract or unexpired Lease

Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
NORMAN AND AISHA ROLLE

Case No.: 23-16596

Judge: JUDGE POSLUSNY

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: MARCH 7, 2024

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

Initial Debtor(s)' Attorney: EC Initial Debtor: NR Initial Co-Debtor: AR

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$ \$4,185.88 *** monthly for *** months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ 930 per month for 52 months; \$ _____ per month for _____ months, for a total of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☐ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

***Please note this is a modified plan. Debtors have paid \$4185.88 to date. The new trustee payment amount, \$930 begins April 2024 for the final 52 months of the plan.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☒ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: NR Initial Co-Debtor: AR

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 800
DOMESTIC SUPPORT OBLIGATION		Post confirmation legal services subject to Court approval. This is an estimate.
IRS	Federal Income tax	\$10,516.34

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Midland Mortgage	205 Lanning Avenue PennsGrove, NJ 08069	\$2,162.34	n/a	\$2,162.34	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.
Carney's Point Sewerage Authority	205 Lanning Avenue PennsGrove, NJ 08069	\$399.44	n/a	\$399.44	

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Santander Consumer USA	2020 Audi	\$2,121.12	n/a	\$2,121.12	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☐ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
ALLY Financial	2020 Mitsubishi			\$31,131.92 This is the amount to be paid to Ally Financial in accordance with the terms of the confirmed plan. This modified plan will not disturb this payment.

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
US Department of HUD and Pallies Auto Sales.	US Dept of HUD has a second mortgage and no payments are due. No payments will be made by Debtor or Trustee to this creditor. Vehicle loan payments are current and will continue outside plan to Pallies Auto Sales. Daughter uses and pays for vehicle.

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 0.00 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) CLAYMAN LAW LLC
- 3) SECURED CREDITORS
- 4) PRIORITY CREDITORS
- 5) GENERAL UNSECURED CREDITORS
- 6) _____

d. Post-Petition Claims

The Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: AUGUST 18, 2023.

Explain below **why** the plan is being modified:

The IRS filed a late claim. This plan addresses the priority portion of the claim. The IRS priority claim will now be paid in full through the plan. No other creditors are effected by this plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 3/6/2024

Norman Rolle
Debtor

Date: 3/6/2024

Aisha Rolle
Joint Debtor

Date: 3/6/2024

Eric J Clayman
Attorney for the Debtor(s)

In re:
Norman E. Rolle
Aisha M. Rolle
Debtors

Case No. 23-16596-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 08, 2024

User: admin
Form ID: pdf901

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Total Noticed: 98

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Norman E. Rolle, Aisha M. Rolle, 205 Lanning Avenue, Penns Grove, NJ 08069-1037
519987116	+ American Collections Enterprises, for First State Surgery, 6094 - D Franconia Road, Alexandria, VA 22310-4433
519987122	BTD Radiology at Salem PA, PO Box 371863, Pittsburgh, PA 15250-7863
519987119	Bayada at Inspira Home health, 600 G St Ste 170, Millville, NJ 08332-2111
519994864	+ CARNEYS POINT SEWERAGE AUTHORITY, 303 HARDING HWY, CARNEYS POINT 08069-2248
519987127	CLAYMAN LAW LLC, 1814 EAST ROUTE 70 350, Cherry Hill, NJ 08003
519987124	Carney's Point Twp. Sewerage Auth., 305 Harding Hwy, Penns Grove, NJ 08069
519987126	Charles A. Evans, DMD, 7 Benson Avenue, Pennsville, NJ 08070-1401
519987133	Cooper University Healthcare, PO Box 95000-4345, Philadelphia, PA 19195-4345
519987138	Drs. Leinen & LaPalomanto, LLC, 215 N Hook Rd, Pennsville, NJ 08070-1901
519987139	Eastern Dental of Woodbury Heights, 1006 Mantua Pike Ste 1b, Woodbury Hts, NJ 08097-1225
519987143	First National Bank, 141 E Main St, Oldham, SD 57051
519987146	First State Orthopedics, Po Box 824413, Philadelphia, PA 19182-4413
519987148	+ Healthcare Commons, Inc., 500 S Pennsville Auburn Rd, Penns Grove, NJ 08069-2943
519987150	John R. Amrien, MD, 205 Lanning Ave, Penns Grove, NJ 08069-1037
519987152	LTD Financial Services, 3200 Wilcrest Dr Ste 600, Houston, TX 77042-6000
519987157	Midland Mortgage, 1101 N Rockwell Ave, Oklahoma City, OK 73127
519987159	NAPA, 2600 University Pkwy, Coralville, IA 52241-3204
519987160	Nationwide Recovery Services, 535 West Inman Street, Cleveland, TN 37311
519987161	Nordstrom/TD Bank, 13553 E Caley Ave, Englewood, CO 80111
519987162	+ Pallies Auto Sales, 540A Delsea Drive, Sewell, NJ 08080-2827
519987164	Rothman Orthopedics, Po Box 412423, Boston, MA 02241-2423
519987167	+ SMA Specialty medical Lab, 940 Pennsylvania Blvd. Suite A, Feasterville Trevose, PA 19053-7834
519987165	Salem Medical Center, Po Box 95000 Lbx 7750, Philadelphia, PA 19195-0001
519987172	Synergy Orthopedics, 920 Germantown Pike Ste 210, Plymouth Mtng, PA 19462-7401

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 08 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 08 2024 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 08 2024 20:51:36	Ally Bank, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519987115	Email/Text: ally@ebn.phinsolutions.com	Mar 08 2024 20:53:00	ALLY FINANCIAL, Po Box 380901, Minneapolis, MN 55438-0901
519989958	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 08 2024 21:04:04	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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520021592	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 08 2024 21:04:03	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520030745	Email/PDF: resurgentbknotifications@resurgent.com	Mar 08 2024 21:04:03	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519987117	Email/Text: bankruptcy@pepcoholdings.com	Mar 08 2024 20:54:00	Atlantic City Electric, Po Box 17006, Wilmington, DE 19850-7006
520000628	+ Email/Text: bankruptcy@pepcoholdings.com	Mar 08 2024 20:54:00	Atlantic City Electric Company, Bankruptcy Division, 5 Collins Drive, Suite 2133 / Mail Stop 84CP42, Carneys Point, NJ 08069-3600
519987118	+ Email/Text: bk@avant.com	Mar 08 2024 20:54:00	Avant/Webbank, 222 Merchandise Mart Plaza, Chicago, IL 60654-1103
519987120	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2024 21:04:01	Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
519987121	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2024 21:04:09	Bloomington/Citibank, 911 Duke Blvd., Mason, OH 45040
519987123	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 08 2024 21:03:54	Capital One, Po Box 31293, Salt Lake Cty, UT 84131-0293
519998915	+ Email/PDF: ebn_ais@aisinfo.com	Mar 08 2024 21:04:01	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519987125	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 08 2024 20:54:00	Celtic Bank/Continental Finance, 268 S. State Street Suite 300, Salt Lake City, UT 84111-5314
520011264	Email/Text: bnc-quantum@quantum3group.com	Mar 08 2024 20:54:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
519987128	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 08 2024 20:54:00	Comenity Bank/Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
519987129	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 08 2024 20:54:00	Comenity Bank/Victoria Secret, 3100 Easton Square Place, Columbus, OH 43219-6289
519987130	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 08 2024 20:54:00	Comenity Bank/Wayfair, PO Box 182789, Columbus, OH 43218-2789
519987131	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 08 2024 20:54:00	Comenity Bank/Zales, Po Box 182120, Columbus, OH 43218-2120
519987132	Email/Text: convergent@ebn.phinsolutions.com	Mar 08 2024 20:54:00	Convergent, fbo Sprint, Po Box 9004, Renton, WA 98057-9004
519987134	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 08 2024 20:54:00	Credit Collection Services, Original creditor Progressive Garden Sta, 725 Canton Street, Norwood, MA 02062-2609
519987135	Email/PDF: creditonebknotifications@resurgent.com	Mar 08 2024 20:51:37	Credit One Bank NV, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
519987136	Email/Text: mrdiscen@discover.com	Mar 08 2024 20:53:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
519992243	Email/Text: mrdiscen@discover.com	Mar 08 2024 20:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519987137	^ MEBN	Mar 08 2024 20:48:58	Diversified Adjustment, for Sprint, 600 Coon Rapids Blvd, Minneapolis, MN 55433-5549
519987140	Email/Text: EBN@edfinancial.com	Mar 08 2024 20:53:00	ED Financial Services LLC, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
519987141	Email/Text: bknotice@ercbpo.com	Mar 08 2024 20:54:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
519987144	Email/Text: BNSTAZ@capitalsvcs.com	Mar 08 2024 20:53:00	First National Bank/Fise, PO Box 5081, Sioux Falls, SD 57117

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519987142	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 08 2024 20:54:00	Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
519987145	Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 08 2024 20:51:00	First Premiere Bank, Po Box 5524, Sioux Falls, SD 57117-5524
519987147	Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 08 2024 20:54:00	Genesis FS Card Services, Po Box 84049, Columbus, GA 31908-4049
519987149	Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 08 2024 20:54:00	Indigo - Celtic Bank, Po Box 4499, Beaverton, OR 97076-4499
520140501	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 08 2024 20:53:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519987151	Email/Text: govtaudits@labcorp.com	Mar 08 2024 20:53:00	Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
519987153	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 08 2024 21:04:10	LVNV Funding, c/o Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115
519996284	Email/PDF: resurgentbknotifications@resurgent.com	Mar 08 2024 21:04:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520021743	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 08 2024 20:52:06	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519987158	Email/Text: ml-ebn@missionlane.com	Mar 08 2024 20:53:00	MISSION LANE TAB BANK, PO Box 105286, Atlanta, GA 30348
519987154	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2024 20:52:19	Macy's/Citibank, 911 Duke Blvd, Mason, OH 45040-8999
519987155	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 08 2024 21:04:03	Merrick Bank U, 10705 S Jordan Gtwy Ste 200, South Jordan, UT 84095-3977
520017238	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 08 2024 20:50:52	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519987156	Email/Text: bankruptcydpt@mcmcg.com	Mar 08 2024 20:54:00	Midland Credit Management, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271
520030261	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 08 2024 20:54:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520047204	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 08 2024 20:54:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520042245	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 08 2024 21:03:54	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
520048582	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 08 2024 21:03:54	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
520048922	+ Email/Text: bankruptcy@purchasingpower.com	Mar 08 2024 20:54:00	Purchasing Power, LLC, 2727 Paces Ferry Road SE, Bldg.2,Ste1200, Atlanta, GA 30339-6143
520020054	Email/Text: bnc-quantum@quantum3group.com	Mar 08 2024 20:54:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
520092549	+ Email/Text: bnc-quantum@quantum3group.com	Mar 08 2024 20:54:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
520043402	Email/Text: bnc-quantum@quantum3group.com	Mar 08 2024 20:54:00	Quantum3 Group LLC as agent for, BLST Marketing Sales & Receivables LLC, PO Box 788, Kirkland, WA 98083-0788
519996013	Email/Text: bnc-quantum@quantum3group.com	Mar 08 2024 20:54:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
520020049	Email/Text: bnc-quantum@quantum3group.com		

District/off: 0312-1

User: admin

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Total Noticed: 98

		Mar 08 2024 20:54:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
520020043	Email/Text: bnc-quantum@quantum3group.com	Mar 08 2024 20:54:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
520018640	Email/Text: bnc-quantum@quantum3group.com	Mar 08 2024 20:54:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519987163	+ Email/Text: ngisupport@radiusgs.com	Mar 08 2024 20:53:00	RADIUS GLOBAL SOLUTION, 7831 GLENROY RD STE 250, EDINA, MN 55439-3117
519987166	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 08 2024 20:54:00	SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244
519987168	Email/Text: clientservices@sourcerm.com	Mar 08 2024 20:54:00	Source Receivables Management, for Sprint, 4615 Dundas Dr. Suite 102, Greensboro, NC 27407
519987171	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 08 2024 20:50:50	SYNCB/Old Navy, 4125 Wndward Plaza, Alpharetta, GA 30005-8738
519994943	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 08 2024 20:54:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
519987169	^ MEBN	Mar 08 2024 20:49:28	South Jersey Gas, Po Box 6091, Bellmawr, NJ 08099-6091
520035950	Email/Text: bankruptcy@springoakscapital.com	Mar 08 2024 20:53:00	Spring Oaks Capital SPV, LLC, P. O. Box 1216, Chesapeake, VA 23327-1216
519987170	+ Email/Text: bankruptcy@springoakscapital.com	Mar 08 2024 20:53:00	Spring Oaks Captial, for Celtic Bank, PO Box 1216, Chesapeake, VA 23327-1216
519987173	Email/Text: kmattingly@bankofmissouri.com	Mar 08 2024 20:53:00	TBOM - Milestone, 216 W 2nd St, Dixon, MO 65459-8048
519987174	Email/Text: bncmail@w-legal.com	Mar 08 2024 20:54:00	TD Bank USA/Target, 7000 Target Pkwy N Stop Ncd-0450, Minneapolis, MN 55445-4301
519989136	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Mar 08 2024 21:03:54	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
519998236	+ Email/Text: EBN@edfinancial.com	Mar 08 2024 20:53:00	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
519987175	Email/Text: BAN5620@UCBINC.COM	Mar 08 2024 20:53:00	United Collection Bureau Inc., 5620 Southwyck Blvd, Toledo, OH 43614-1501
519993228	^ MEBN	Mar 08 2024 20:49:12	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
519987176	Email/Text: LCI@upstart.com	Mar 08 2024 20:53:00	Upstart/Finwise Bank, 2950 S Delaware St, San Mateo, CA 94403-2577
519987177	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2024 21:03:54	WAWA/CBNA, Po Box 6497, Sioux Falls, SD 57117-6497
519987179	+ Email/Text: documentfiling@lciinc.com	Mar 08 2024 20:53:00	Xfinity CH, PO Box 6505, Chelmsford, MA 01824-0905
519987178	Email/Text: documentfiling@lciinc.com	Mar 08 2024 20:53:00	xfinity, 1701 John F Kennedy Blvd, Philadelphia, PA 19103-2838

TOTAL: 73

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520092548	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-1

User: admin

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Form ID: pdf901

Total Noticed: 98

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric J Clayman	on behalf of Debtor Norman E. Rolle Eric@Clayman-Law.com CLAYMANLAWLLC@jubileebk.net
Eric J Clayman	on behalf of Joint Debtor Aisha M. Rolle Eric@Clayman-Law.com CLAYMANLAWLLC@jubileebk.net
Regina Cohen	on behalf of Creditor Ally Bank rcohen@lavin-law.com mmalone@lavin-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6